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## KENTUCKY YMCA YOUTH ASSOCIATION KENTUCKY YOUTH ASSEMBLY Legislative Bill

Referred to Committee
House 1

Blue | Bill # HB 11

Authors: Katie Bernardo, Meagan Gambrel, Rachel Harp	Action o	Action on the Bill	
School: Corbin High School	House	Senate	
	□ Passed	Passed	
City: Corbin	Defeated	Defeated	

An act to have mandatory increase in mental health benefits from all private insurance companies. Medicare/Medicaid would be the only exclusions since they

## Be it enacted by the Youth Assembly of the Commonwealth of Kentucky

Section 1: Increased benefits would include yearly psychological evaluations done by qualified psychiatric doctor of patients choosing at the request of the insured. These evaluations would be covered in the same way yearly physicals are done. If deemed necessary psychological medication and/or therapy would then be covered.

Section 2: Mental health benefits would be given and covered by insurance companies to persons who exhibit all of the following BUT NOT LIMITED TO; Eating disorders, depression, attempted suicide/suicidal thoughts, and self-harm. This will also include therapy in all aspects (group, family, grief, AA meetings...etc.)

Section 3: Deductible and co-pays for mental health care will be comparable to physical sickness and injuries.

Section 4: Outpatient coverage will include therapy and rehabilitation if necessary.

Section 5: If hospitalization is necessary, coverage will include 30 days evaluation and treatment. At the end of the 30 days, patient will be reevaluated to determine if additional hospitalization is required. Coverage will include the first 30 days and any and all subsequent treatment necessary (including rehabilitation) and/or additional hospitalization

Section 6: Maximum benefits (benefit caps) would be comparable to physical illness.

Section 7: This bill will go into effect immediately upon passage allowing patients to receive mental health benefits immediately